


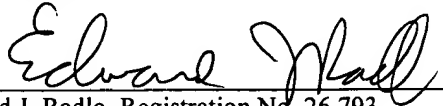


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<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)	Application Number	09/523,405
	Filing Date	March 10, 2000
	First Named Inventor	Lance Johnson
	Group Art Unit	3624
	Examiner Name	Jagdish Patel
	Attorney Docket Number	44424161-8788
Total Number of Pages in This Submission		

<b>ENCLOSURES (check all that apply)</b>						
<input checked="" type="checkbox"/> Transmitted herewith is an Amendment C Under Rule 116 to final Office Action mailed January 12, 2005.						
<input type="checkbox"/> The fee has been calculated as shown below:						
(1) FOR	(2) CLAIMS REMAINING AFTER AMENDMENT	(3)	(4) HIGHEST NO. PREVIOUSLY PAID FOR	(5) PRESENT EXTRA	(6) RATE	(7) ADDITIONAL FEE
TOTAL CLAIMS	46	-	49	0	<input type="checkbox"/> x \$9.00 <input type="checkbox"/> x \$18.00	\$0
INDEPENDENT CLAIMS	2	-	2	0	<input type="checkbox"/> x \$44.00 <input type="checkbox"/> x \$88.00	\$0
	APPLICATION AMENDED TO CONTAIN ANY MULTIPLE DEPENDENT CLAIMS NOT PREVIOUSLY PAID FOR.			<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	<input type="checkbox"/> x \$150.00 <input type="checkbox"/> x \$300.00 ONE TIME	\$0
	TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0
<input checked="" type="checkbox"/> Applicant petitions the Commissioner for Patents to extend the time for responding to the Office Action dated <u>January 12, 2005</u> by <u>three month(s)</u> for a fee of <u>\$1,020.00</u> so that the period for response is extended to <u>July 12, 2005</u> under 37 C.F.R. § 1.321.						
<input type="checkbox"/> The amount of \$_____ for the Terminal Disclaimer under 37 C.F.R. § 1.321 is included in the enclosed credit card payment form to charge.						
<input checked="" type="checkbox"/> The enclosed credit card payment form to charge the amount of <u>\$1,020.00</u> to cover the total claim fee and other applicable fees.						
<input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge the extension fee and any additional fees which may be required, or to credit any overpayment to Account No. 19-3140. <b>A duplicate of this sheet is enclosed.</b>						

<b>SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT</b>	
14. <input checked="" type="checkbox"/> Customer No. 26263	
Dated: July <u>11</u> , 2005	Edward J. Radlo (Registration No. 26,793)

<b>CERTIFICATE OF MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.	
Dated: July <u>11</u> , 2005	 Edward J. Radlo, Registration No. 26,793

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IN THE

UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Lance Johnson, Brian Buckley, Paul C. Kocher, and Peter Meffert  
SERIAL NO.: 09/523,405  
FILING DATE: March 10, 2000  
TITLE: ROUTING METHODS AND SYSTEMS FOR INCREASING  
PAYMENT TRANSACTION VOLUME AND PROFITABILITY  
EXAMINER: Jagdish Patel  
GROUP ART UNIT: 3624  
ATTY. DKT. NO.: 44424161-8788

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Dated: \_\_\_\_\_

*July 11, 2005*

By: \_\_\_\_\_

*Edward J. Radlo*

Edward J. Radlo, Reg. No.: 26,793

MAIL STOP AF  
COMMISSIONER FOR PATENTS  
P.O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**AMENDMENT C UNDER RULE 116**

Sir:

In response to the final Office Action mailed January 12, 2005, the Examiner is asked to enter the following amendments to the above-identified application in accordance with the provisions of Rule 116: